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707/100	6755

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 DATE: Tuesday, October 18, 2005    [Printable Copy](#)    [Create Case](#)

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<u>L27</u>	707.clas.	29859	<u>L27</u>
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<u>L20</u>	L19 and behavior	269	<u>L20</u>
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<u>L14</u>	L13 and (predict\$ or forecast\$)	24760	<u>L14</u>
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<u>L12</u>	L11 and (predict\$ or forecast\$)	34	<u>L12</u>
<u>L11</u>	L10 and behavior	35	<u>L11</u>
<u>L10</u>	L9 and (project or project\$ or projection or future)	67	<u>L10</u>
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<u>L4</u>	'5966700'.pn.	1	<u>L4</u>
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<u>L2</u>	"vintage analysis"	5	<u>L2</u>
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<u>L15</u>	(predict\$ or forecast\$)	384215	<u>L15</u>
<u>L14</u>	vintage near maturity	0	<u>L14</u>
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File: USPT

Jun 19, 2001

US-PAT-NO: 6249775

DOCUMENT-IDENTIFIER: US 6249775 B1

TITLE: Method for mortgage and closed end loan portfolio management

DATE-ISSUED: June 19, 2001

## INVENTOR-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY
Freeman; Charles J.	Tampa	FL		
Xue; Xingxiong	Tampa	FL		

## ASSIGNEE-INFORMATION:

NAME	CITY	STATE	ZIP CODE	COUNTRY	TYPE CODE
The Chase Manhattan Bank	New York	NY			02

APPL-NO: 08/893389 [\[PALM\]](#)

DATE FILED: July 11, 1997

INT-CL: [07] [G06](#) [F](#) [17/30](#)

US-CL-ISSUED: 705/36; 705/35, 705/38, 705/40

US-CL-CURRENT: [705/36R](#); [705/35](#), [705/38](#), [705/40](#)

FIELD-OF-SEARCH: 705/36, 705/40, 705/35, 705/38

PRIOR-ART-DISCLOSED:

## U.S. PATENT DOCUMENTS

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	PAT-NO	ISSUE-DATE	PATENTEE-NAME	US-CL
<input type="checkbox"/>	<a href="#">4736294</a>	April 1988	Gill et al.	705/38
<input type="checkbox"/>	<a href="#">4953085</a>	August 1990	Atkins	705/36
<input type="checkbox"/>	<a href="#">5644727</a>	July 1997	Atkins	705/40
<input type="checkbox"/>	<a href="#">5966700</a>	October 1999	Gould et al.	705/38

## OTHER PUBLICATIONS

Rusnak, Raymond, "Subprime auto finance: What's the fuss? . . .", J of Lending and Credit Risk Management, v79 n9, p. 23(8) Apr. 1997.\*

Ford, John K., "How to Benchmark Portfolio Risk", Portfolio Management, Winter 1997/1998; vol. 13, Iss. 1; p. 60, 3 pp).\*

Aguais, Scott D., "Keeping Tabs on Credit Card Risk. (Financial Modeling)", American Banker, v157, n139, pp. 4-6, Jul. 1992.\*

"Duff & Phelps Credit Rating Co. Assigns 'A+' Rating to Household Finance Corp.'s \$ 200 Million

[http://westbrs:9000/bin/gate.exe?f=doc&state=kalu0k.3.3&ESNAME=FRO&p\\_Message=&queue=YES&...](http://westbrs:9000/bin/gate.exe?f=doc&state=kalu0k.3.3&ESNAME=FRO&p_Message=&queue=YES&...) 10/18/05

Senior Debt Offering", PRNewswire, Chicago, Jun. 1995.\*

Escarce, Jose J., "Admission Source to the Medical Intensive Care Unit Predicts Hospital Death Independent of APACHE II Score. (Acute Physiology And Chronic Health Evaluation)", JAMA, The Journal of the American Medical Association, v264, n18, pp. 2389-23, Nov. 1990.\*

"Capital Auto Receivables Trust 1993-2 Notes 'AAA F-1+' By Fitch", Fitch Financial Wire, Jun. 1993.\*

Jonathan P. Pinder, Decision Analysis Using Multinomial Logit Models; Mortgage Portfolio Valuation, Journal of Economics and Business, 1996, pp. 67-77.

Mark Mathieson, Ordinal Models for Neural Networks, Department of Statistics, University of Oxford, 1996, pp. 523-536.

George H. John, Mortgage Data Mining, Global Business Intelligence Solutions, 1997, pp. 232-236.

Vijay S. Desai et al., A comparison of neural networks and linear scoring models in the credit union environment, European Journal of Operational Research, 1996, pp. 24-32.

L. Douglas Smith et al., A Comprehensive Model for Managing Credit Risk on Home Mortgage Portfolios, Decision Sciences, 1996, pp. 291-317.

ART-UNIT: 214

PRIMARY-EXAMINER: Millin; Vincent

ASSISTANT-EXAMINER: Patel; Jagdish N

ATTY-AGENT-FIRM: Ostrolenk, Faber, Gerb & Soffen, LLP

#### ABSTRACT:

A method for mortgage and closed end loan portfolio management in the form of an analytic tool designed to improve analysis of past and future performance of loan portfolios. In accordance with one aspect thereof, the invention aggregates loan units into loan vintages, wherein the loans in each vintage originate within a predetermined time interval of one another. The invention compares different vintages to one another in a manner such that the ages of the loans in the different vintages are comparable to one another. An early warning component of the system predicts delinquency rates expected for a portfolio of loans during a forward looking time window. A matrix link component of the invention combines the loan vintage analysis with the early warning component of the invention and predicts the default rate of the loan portfolios at a selected future point in time. The results of the analysis are graphically depicted and/or automatically feedback to provide "yes" or "no" decisions regarding investments in various loan portfolios.

32 Claims, 13 Drawing figures

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File: USPT

Jun 19, 2001

DOCUMENT-IDENTIFIER: US 6249775 B1

TITLE: Method for mortgage and closed end loan portfolio management

Abstract Text (1):

A method for mortgage and closed end loan portfolio management in the form of an analytic tool designed to improve analysis of past and future performance of loan portfolios. In accordance with one aspect thereof, the invention aggregates loan units into loan vintages, wherein the loans in each vintage originate within a predetermined time interval of one another. The invention compares different vintages to one another in a manner such that the ages of the loans in the different vintages are comparable to one another. An early warning component of the system predicts delinquency rates expected for a portfolio of loans during a forward looking time window. A matrix link component of the invention combines the loan vintage analysis with the early warning component of the invention and predicts the default rate of the loan portfolios at a selected future point in time. The results of the analysis are graphically depicted and/or automatically feedback to provide "yes" or "no" decisions regarding investments in various loan portfolios.

Detailed Description Text (15):

Traditional vintage techniques in the mortgage industry allow bankers to gauge the quality of mortgages as they are "aging". However, the inventors have added certain statistical procedures, such as hypothesis testing, used in the process control manufacturing environment, that allow the method of the invention to test for the statistical significance of the differences in performance among the "vintages". The result and benefits of the Crus Classes method to be described below is that it provides several advantages over the typical, prior art vintage analysis. For example, it incorporates a measure of dispersion. Further, it sets an analysis interval time shorter than a year to increase accuracy. This produces several advantages over traditional vintage analysis: (1) it automatically adjusts the comparison to account for different numbers of loans and for different size loans; (2) the Crus Classes method also allows management to set the confidence intervals; and (3) it automatically adjusts the year-to-year comparisons for loans with different credit volatility.

Detailed Description Text (85):

Note that the Crus Classes are less static than traditional mortgage vintage analysis. Therefore, the performance of the last three points of any vintage can still change somewhat, for better or worse.

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